

In re:
Michelle A. Debow
Debtor

Case No. 22-13122-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 25, 2023

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Debow, 2270 Jase Drive, Newtown, PA 18940-2913
cr	+ Brookshire Estates Community Association, c/o Stefan Richter, Esquire, Clemons Richter & Reiss, PC, 2003 South Easton Road, Suite 300, Doylestown, PA 18901 UNITED STATES 18901-7100
cr	+ Republic First Bank d/b/a Republic Bank, c/o McCarter & English, LLP, Attn: Inez M. Markovich, Esq., 1600 Market Street, 39th Floor Philadelphia, PA 19103-7242
14744187	+ Brookshire Estates Community Association, Clemons Richter & Reiss, P.C., 2003 South Easton Road, Suite 300, Doylestown PA 18901-7100
14744088	+ Brookshire Estates Community Association, c/o Stefan Richter, Esquire, Clemons Richter & Reiss, P.C., 2003 South Easton Road, Suite 300, Doylestown, PA 18901-7100
14737202	Republic First Bank, Two Liberty Place, Suite 2400, Philadelphia, PA 19102
14751640	+ Republic First Bank d/b/a Republic Bank, c/o McCarter & English, LLP, 1600 Market Street, Suite 3900, Philadelphia, PA 19103-7240
14746401	+ Republic First Bank dba Republic Bank, Inez M. Markovich, Esq., McCarter & English, LLP, 1600 Market St, Suite 3900, Philadelphia PA 19103-7242

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 25 2023 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14737194	Email/Text: collectors@arresourcesinc.com	Apr 25 2023 23:49:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14737196	+ Email/Text: bk@avant.com	Apr 25 2023 23:49:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
14737198	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2023 23:49:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14737199	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2023 23:49:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14737200	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 25 2023 23:49:00	Department of Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14737903	Email/Text: EBNBKNOT@ford.com	Apr 25 2023 23:49:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
14752082	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2023 23:49:00	Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
14752500	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2023 23:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14737197	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2023 23:54:48	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
14738437	Email/PDF: resurgentbknofications@resurgent.com	Apr 25 2023 23:54:49	LVNV Funding, LLC, Resurgent Capital Services,

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14737201	+ Email/Text: EBNBKNOT@ford.com	Apr 25 2023 23:49:00	PO Box 10587, Greenville, SC 29603-0587 Lincoln Automotive Fin, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
14737367	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 25 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14750432	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2023 23:49:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14737203	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2023 23:54:49	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14737204	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2023 23:49:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14737205	+ Email/PDF: gecsed@recoverycorp.com	Apr 25 2023 23:54:53	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14737206	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 25 2023 23:49:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14750084	+ Email/PDF: ebn_ais@aisinfo.com	Apr 25 2023 23:54:44	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14737207	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 25 2023 23:54:53	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14737195	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court.; AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
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BRAD J. SADEK

on behalf of Debtor Michelle A. Debow brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

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BRIAN CRAIG NICHOLAS

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

HOWARD GERSHMAN

on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net

INEZ M. MARKOVICH

on behalf of Creditor Republic First Bank d/b/a Republic Bank imarkovich@mccarter.com lharkins@mccarter.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 mfarrington@kmlawgroup.com

STEFAN RICHTER

on behalf of Creditor Brookshire Estates Community Association srichter@clemons law.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13
MICHELLE A. DEBOW :
Debtor : Bky. No. 22-13122 PMM

ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth West, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
 - (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
 - (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

Date: **April 25, 2023**



PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE